

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

HARRY RIVERA
IRIS R RIVERA
Debtor(s)

Case No. 18-12390-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2018.
- 2) The plan was confirmed on 07/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/06/2021.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,517.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,283.00
Less amount refunded to debtor	\$605.65

NET RECEIPTS: **\$16,677.35**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,104.85
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,412.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,517.36**

Attorney fees paid and disclosed by debtor: \$1,333.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AS AGENT	Unsecured	NA	577.21	577.21	17.96	0.00
BECKET & LEE, LLP	Unsecured	348.04	605.14	605.14	18.83	0.00
BENCHMARK FEDERAL CREDIT UNION	Unsecured	10,817.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	940.00	NA	NA	0.00	0.00
CHASE	Unsecured	4,028.95	NA	NA	0.00	0.00
CITADEL FEDERAL CREDIT UNION	Unsecured	10,822.30	10,054.01	10,054.01	405.94	0.00
COMMONWEALTH OF PENNSYLVANIA	Unsecured	4,645.25	NA	NA	0.00	0.00
DIAMOND FEDERAL CREDIT UNION	Unsecured	9,796.09	10,179.41	10,179.41	411.01	0.00
DIAMOND FEDERAL CREDIT UNION	Unsecured	12,485.00	12,428.62	12,428.62	501.83	0.00
DIAMOND FEDERAL CREDIT UNION	Unsecured	9,668.00	9,667.65	9,667.65	390.34	0.00
FINGERHUT	Unsecured	474.53	NA	NA	0.00	0.00
HC PROCESSING CENTER	Unsecured	1,964.96	2,250.31	2,250.31	90.86	0.00
INTEGRATED MEDICAL GROUP PC	Unsecured	154.36	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	474.53	474.53	474.53	19.16	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Unsecured	4,774.00	4,774.23	4,774.23	192.77	0.00
Keystone Kidney Assoc, P.C.	Unsecured	5,176.53	NA	NA	0.00	0.00
MET-ED	Unsecured	1,328.37	1,159.49	1,159.49	36.09	0.00
MIDFIRST BANK	Secured	NA	7,232.49	7,232.49	7,232.49	0.00
MIDFIRST BANK	Secured	238,202.00	253,381.61	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	959.53	959.53	959.53	29.86	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	2,615.14	2,834.41	2,834.41	114.45	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	647.00	661.00	661.00	20.57	0.00
NESTLE WATERS NORTH AMERICA	Unsecured	278.71	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	NA	14,523.40	77.15	77.15	0.00
ONE MAIN FINANCIAL	Unsecured	4,994.50	3,859.92	3,859.92	155.85	0.00
PATIENT FIRST	Unsecured	176.44	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	700.90	700.90	21.81	0.00
QUEST DIAGNOSTICS	Unsecured	638.91	NA	NA	0.00	0.00
READING HEALTH SYSTEM	Unsecured	419.00	NA	NA	0.00	0.00
REGENCY FINANCE COMPANY	Unsecured	1,603.23	NA	NA	0.00	0.00
SPRINT CUSTOMER SERVICE	Unsecured	622.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST JOSEPH MEDICAL CENTER	Unsecured	141.38	NA	NA	0.00	0.00
ST JOSEPH MEDICAL GROUP	Unsecured	223.11	NA	NA	0.00	0.00
ST. CHRISTOPHERS PEDIATRIC ASSO	Unsecured	50.98	NA	NA	0.00	0.00
SYNCB/WALMART	Unsecured	700.90	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	7,316.00	8,206.91	8,206.91	331.37	0.00
TRI COUNTY AREA FED CREDIT UNK	Unsecured	454.01	NA	NA	0.00	0.00
UGI UTILITIES INC	Unsecured	1,187.19	2,269.82	2,269.82	91.65	0.00
UNUM	Unsecured	82.80	NA	NA	0.00	0.00
VERIZON	Unsecured	1,573.95	NA	NA	0.00	0.00
WEST READING RADIOLOGY ASSOC	Unsecured	141.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,232.49	\$7,232.49	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$77.15	\$77.15	\$0.00
TOTAL SECURED:	\$7,309.64	\$7,309.64	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$71,663.09	\$2,850.35	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,517.36</u>
Disbursements to Creditors	<u>\$10,159.99</u>

TOTAL DISBURSEMENTS : **\$16,677.35**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/01/2021

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.